

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ross Shively Walker
Debtor

Case No. 19-02180-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db
5200940 #+Ross Shively Walker, PO Box 542, Riverside, PA 17868-0542
5200942 +BOROUGH OF CAMP HILL - SEWER DEPT, 2145 WALNUT STREET, CAMP HILL, PA 17011-3830
5200943 CCB/BOSCOV, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5200945 COML ACCEPT, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5200945 COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280432, HARRISBURG, PA 17128-0432
5200946 #DEPT OF VETERANS AFFAIRS, PO BOX 530269, ATLANTA, GA 30353-0269
5200947 +DIANE NEIPER, TAX COLLECTOR, 2626 LINCOLN STREET, CAMP HILL, PA 17011-3638
5200948 GEISINGER HEALTH SYSTEM, 100 NORTH ACADEMY AVENUE, DANVILLE, PA 17822-3941
5200950 +KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5200955 ++++TRACY AND JOHN HOFFECKER, 297 SHULTZ RD, BLOOMSBURG PA 17815-7628
(address filed with court: TRACY AND JOHN HOFFECKER, 263 SHULTZ ROAD, BLOOMSBURG, PA 17815)
5200956 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5200957 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5200958 +VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET, CLEVELAND, OH 44199-9904
5200959 +VETERANS UNITED HOME LOANS, PO BOX 77404, EWING, NJ 08628-6404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5200941 +EDI: AISACG.COM Sep 16 2019 23:13:00 CAPITAL ONE AUTO FINANCE, BANKRUPTCY NOTICES, PO BOX 201347, ARLINGTON, TX 76006-1347
5200944 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 16 2019 19:35:31 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5200949 EDI: IRS.COM Sep 16 2019 23:13:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5200951 +EDI: MID8.COM Sep 16 2019 23:13:00 MIDLAND FUNDING LLC, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
5200952 +E-mail/Text: Bankruptcies@nragroup.com Sep 16 2019 19:36:06 NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
5200953 EDI: PRA.COM Sep 16 2019 23:13:00 PORTFOLIO RECOVERY ASSOCIATES LLC, BK NOTICES, PO BOX 41067, NORFOLK, VA 23541
5200954 +E-mail/Text: naida@centralcreditaudit.com Sep 16 2019 19:36:07 STATEWIDE TAX RECOVERY, 100 NORTH THIRD STREET, PO BOX 752, SUNBURY, PA 17801-0752

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Ross Shively Walker karagendronecf@gmail.com, doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Ross Shively Walker**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1584**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

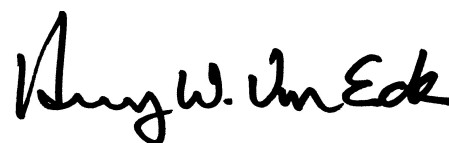
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-02180-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ross Shively Walker

9/16/19**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.